

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

*In re* patent application of: DREYER et al.

Serial No.: 10/788,919

Group Art Unit: 3624

Filed: February 27, 2004

Examiner: Daniel S. Felten

Entitled: **METHOD OF REFINANCING A MORTGAGE LOAN AND A CLOSING PACKAGE FOR SAME**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

Applicant acknowledges receipt of the Office communication mailed October 8, 2008. Applicant believes that no additional fees are due in connection with this response. However, in the event a discrepancy exists between the amount enclosed and the Patent and Trademark Office fees, please charge or credit any difference to the undersigned's Deposit Account No. 502498, referencing client/matter number 435565-405.

In response to the Office communication mailed October 8, 2008, please consider the following:

- **Remarks** begin on page 2 of this paper.